



Order Filed on March 8, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

**GARY C. ZEITZ, L.L.C.**  
LINDA S. FOSSI, ESQUIRE (LF 1720)  
ROBIN LONDON-ZEITZ, ESQUIRE (RZ 2933)  
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(856) 857-1222  
*Attorneys for Creditor,*  
*FIG CAPITAL INVESTMENTS NJ13 LLC*

In Re:

ERNESTO L. ARANA AND MEGAN L. YOUNG

**Case No.: 17-19726/JKS**

**Chapter 11**

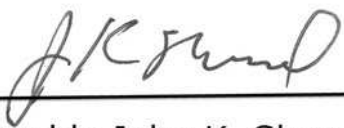
**Hearing Date: February 27, 2018**

**Judge: John K. Sherwood**

**ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following page, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: March 8, 2018**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court



THIS MATTER having come before the Court upon the motion of FIG Capital Investments NJ13 LLC ("Creditor") requesting the entry of an Order for relief from the automatic stay to proceed with a foreclosure proceeding against Ernesto L. Arana and Megan L. Young (the "Debtors"), and the following appearances having been entered, Linda S. Fossi, Esquire, Gary C. Zeitz, L.L.C. attorneys for Creditor and Eugene D. Roth, Esquire, attorney for the Debtors; and

IT APPEARING that Creditor is the holder of certain tax lien(s) (the "Tax Lien") secured by the Debtors' real estate located at 18 Burroughs Way, Maplewood, New Jersey, Block 36.04, Lot 80 (the "Property"); and

IT FURTHER APPEARING that Creditor filed a motion (the "Motion") for relief from the automatic stay to foreclose the Tax Lien; and

IT FURTHER APPEARING that the Debtors now seek to pay the amounts owed to Creditor through their Chapter 11 plan; and the parties having agreed to the form and entry of this Order,

IT IS ORDERED as follows:

1. Creditor shall file a proof of claim by March 15, 2018, which claim shall be deemed a timely filed allowed claim pursuant to the bankruptcy code and rules. Creditor's claim shall be paid by the Debtors in their Chapter 11 Plan of Reorganization. Creditor reserves the right to amend its proof of claim to include interest in accordance with the length of the proposed Chapter 11 Plan of Reorganization. In addition, Creditor is authorized to add the amount of \$500.00 on account of the legal fees and costs incurred in the prosecution of its relief from stay motion.



2. Within thirty (30) days of the entry of this Order, the Debtors shall pay all outstanding post-petition taxes owing to Maplewood on account of the Property except to the extent that Creditor has already paid said post-petition taxes.

3. In the event the Debtors fail to make any of the post-petition payments required to be made to Maplewood on account of the Property within thirty (30) days of the due date, then Creditor shall be entitled to relief from the automatic stay pursuant to 11 U.S.C. §362(d). Said relief shall be granted upon application of Creditor, with fourteen (14) days notice to the Debtors and Debtors' counsel, setting forth the default in question.



**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ernesto L. Arana  
Megan L. Young  
Debtors

Case No. 17-19726-JKS  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2018.  
db/jdb +Ernesto L. Arana, Megan L. Young, 18 Borroughs Ways, Maplewood, NJ 07040-1411

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

Eugene D. Roth on behalf of Debtor Ernesto L. Arana erothessq@gmail.com  
Eugene D. Roth on behalf of Joint Debtor Megan L. Young erothessq@gmail.com  
Linda S. Fossi on behalf of Creditor FIG Capital Investments NJ13 LLC lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2006-7CB) rsolarz@kmlawgroup.com  
Steven P. Kelly on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, as trustee of Normandy Mortgage Loan Trust, Series 2016-2 skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7